

April 6, 2006

I don't want to see a dangerous concentration of commercial and financial power further upset the balance and stability of our nation's already fragile financial security. A Wal-mart bank would pose serious threats to community banks as Walmart has done to local grocery stores, drug stores, etc. Further a Wal-mart bank could take refuse to make loans to local business. Walmart is just too big already.

I urge the board of directors of the FDIC to attend this vital hearing, especially since this will have an affect on so many hardworking American's.

Thank you for your consideration of my comments.

Eric D. Reigle